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ABSTRACT

This program guide on welfare reform raises basic questions about different beliefs that influence public policy about welfare and what the welfare system ought to achieve. Four policy approaches are offered as a framework for discussion: (1) cut welfare for the able; (2) use welfare as a tool to require recipients to become more responsible; (3) increase welfare benefits and expand services to give the system a chance to work; and (4) replace the current welfare program with a universal social welfare system. In addition to an introductory letter addressed to the study circle organizer, this guide contains the following information; (1) introduction; (2) background--poverty and the welfare system; (3) four approaches to welfare reform; (4) suggestions for leading this discussion; (5) leading a study group; (6) suggestions for participants; (7) follow-up form; and (8) Public Talk Series Programs and other resources available from the Study Circles Resource Center. (NLA)

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STUDY CIRCLES RESOURCE CENTER

# Public Talk Series

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# WELFARE REFORM
# What Should We Do For Our Nation's Poor?

*"Never doubt that a small group of thoughtful committed citizens can change the world. Indeed, it is the only thing that ever has."*
Margaret Mead

SO 023 614



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We are grateful for the assistance of Mimi Abramovitz, DSW, Professor of Social Work and Social Policy at Hunter College School of Social Work. Professor Abramovitz is author of *Regulating the Lives of Women: Social Welfare Policy from Colonial Times to the Present.*

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April 1992

Dear study circle organizer,

In a democracy, it is crucial that the public have input into the decisions government makes. Citizens must listen to a variety of viewpoints, consider the consequences of all positions, and make hard choices. The Study Circles Resource Center's Public Talk Series is based on this belief. The programs of the series are designed to assist in the discussion of critical social and political issues; each offers a balanced, non-partisan presentation of a spectrum of views.

*Welfare Reform: What Should We Do For Our Nation's Poor?* provides the direction and information your group will need in order to discuss a problem that raises basic questions about what American society stands for. At this time of re-evaluating our national priorities and of reconsidering our rights and responsibilities as citizens, we present this program as a way for you to discuss the different beliefs that influence public policy about welfare and to consider with others what our welfare system ought to achieve.

Seldom are there public forums for discussion that are truly participatory, that give a hearing to a wide range of viewpoints, and that value citizen viewpoints as well as expert opinion. We offer this program in the belief that Americans want more opportunities for such democratic exchange. *Welfare Reform: What Should We Do For Our Nation's Poor?* presents a wide spectrum of policy approaches as a framework for discussion. These approaches are:

Approach 1 – Cut welfare for the able; the welfare system is expensive and it does not work.

Approach 2 – Use welfare as a tool to require recipients to become more responsible.

Approach 3 – Increase welfare benefits and expand services to give the system a chance to work.

Approach 4 – Replace the current welfare program with a universal social welfare system.

These approaches highlight the major themes in the public debate on welfare reform. They are presented not as the only approaches we might choose from, but as springboards for discussion.

**Organizing a small-group discussion on this issue**

This material can be used in a single-session program of approximately two hours. You will need to recruit between 5 and 20 participants, decide on a time and place for the meeting, select a discussion leader, photocopy the materials (participants will need copies of items marked with an asterisk

in the table of contents), and distribute them to participants at least a few days before the meeting.

Your most important task is choosing the discussion leader. The leader should be able to encourage participants to freely express their thoughts while he or she preserves some focus to the session as a whole. A commitment to balance and impartiality is essential; expertise in the subject is not necessary, and in fact may be a disadvantage if it causes the leader to act as an "answer person." The leader should have enough familiarity with the subject that he or she is comfortable in guiding the group to weigh all points of view.

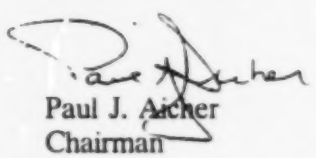
**Organizing further discussions**

The Study Circles Resource Center (SCRC) makes this material available in part to encourage discussion of this particular issue; our end goal, however, is to encourage citizen debate on the wide range of issues confronting our society, whether local or national. We hope that the use of this material will inspire your group to become a "study circle," meeting regularly to discuss issues of common concern.

Several options are available to groups wanting to carry on to discuss other issues. See the back cover of this packet for a list of other programs in the Public Talk Series. Also noted on that page is SCRC's clearinghouse list of discussion programs developed by a variety of organizations. If your group would like to take on an issue for which no ready-made discussion package is available, a few good newspaper or magazine articles can provide the basis for dialogue. Please call us at SCRC for advice on developing your own study circle material.

We encourage you to ask your friends, neighbors, and co-workers to join you in the rewarding discussion that takes place when concerned individuals meet in informal gatherings to discuss all sides of the critical issues facing our society. We hope you will also communicate the outcomes of your discussion to relevant policymakers, for only then can your informed judgment influence policy.

Very truly yours,



Paul J. Aicher
Chairman

# Introduction

Hard times bring about a predicament in our social service programs: the decline in economic growth causes a drop in tax revenues just when more and more people require assistance. The result is more and louder calls for welfare reform.

One opinion of welfare reform proposals is that they are an ineffective attempt to balance the budget on the backs of the poor while satisfying the taxpayers that something is being done. Others think that welfare reform is important and necessary, especially in lean times. And because some welfare reform arguments appeal either overtly or covertly to racism, the issue is a particularly difficult one to disentangle. Whatever the wellsprings of current public attention, there is enough concern about the welfare system that it has become an important election-year issue.

Coming to the end of our long and costly struggle against the Soviet Union has forced us to re-examine our nation's goals, both within our borders and in our relations with other countries. Welfare reform calls on us to think about the enduring issues of society's responsibilities to its members and how, in a distinctively American context, those responsibilities should be carried out.

What should we do for our nation's poor? Most discussions of welfare programs focus on aid to those poor who are working-age and who are of sound body and mind. Scarcely anyone disputes that public assistance should go to the needy elderly or to those who are incapable of work due to physical or mental disability, though definitions of what constitutes a disability may come into question. Also, many argue that government assistance for those with a disability is inadequate.

The policy debate on welfare for the able is more complex and taps into a wide variety of values held by many Americans: personal responsibility, the work ethic, equality of opportunity, freedom from government intrusion, and social justice. The debate is complicated because it causes us to examine many of our conflicting concerns. On the one hand, there is a growing fear that Americans have forgotten the meaning of work and responsibility. On the other hand, there is a concern for social justice and a desire to alleviate the suffering of those who are in need. Cutting across these values and concerns is a widespread alienation from the political system and a perception that the public sector is wasteful, unaccountable to the public, and controlled by special interests. Some believe that government already does too much, others believe that it doesn't do enough, and most believe it should somehow do things *differently*.

There is even more complexity in the debate because welfare policy is made at all levels of government – federal, state, and local. Even though there are some federal guidelines, there are variations in services, expenditures, and requirements for recipients, from state to state and sometimes within states. While some presidential candidates are raising welfare as a national issue, many current welfare reform ideas are being proposed or enacted at the state level. Though we provide some basic information on the welfare system, we encourage you to research the welfare system where you live. The aim of this program is to help you make a judgment about what direction you think the welfare system at all levels should take.

This program begins with background information on poverty and the welfare system and then lays out a spectrum of approaches for welfare reform. Each approach is based on a unique set of beliefs about the nature of poverty, the deficiencies of the current welfare system, the policies that are most likely to work, and what should be done to reform the

system. Each has a unique perspective on which values our welfare system should stress. The four approaches are:

Approach 1 – Cut welfare for the able: the welfare system is expensive and it does not work.

Approach 2 – Use welfare as a tool to require recipients to become more responsible.

Approach 3 – Increase welfare benefits and expand services to give the system a chance to work.

Approach 4 – Replace the current welfare program with a universal social welfare system.

The approaches are not intended to pit group against group or person against person; rather, they provide a tool for weighing the relative importance of many highly desirable goals and deeply held values. When this discussion is effective, individuals will appreciate that some of the most difficult conflicts are within themselves and that solutions to the problem at hand reflect inherently difficult tradeoffs. We present the alternatives not as the only possible ones, but as springboards for reflection. We encourage you to come up with your own approach, which may reflect a combination of some elements in the four presented here as well as new elements.

Almost everywhere in the country the welfare system is drawing controversy and will continue to be a matter for public discussion. Dialogue among concerned citizens is one way to work through the underlying beliefs that give rise to our society's conflicts about welfare.

# Background: Poverty and the Welfare System

Though the United States government declared war on poverty decades ago, the poor are still with us. In fact, their numbers are increasing. The Census Bureau reported in 1990 that 13.5 percent of all Americans were living in poverty, up from 12.8 percent in 1989. This increase is due in part to the recession. Some fear that it is the result of long-term, deep-seated problems in our society and in our welfare system.

Though poverty may go unnoticed by many in our affluent nation, it has dire consequences for many peoples' lives. Many of the poor are chronically undernourished, unhealthy, and depressed. Long-term poverty is accompanied by violence, the loss of hope, and the disintegration of families and communities.

The federal government defines poverty and attempts to measure it. The "poverty index" takes into account income, family size, family composition, and the local cost of living. There are higher rates of poverty among certain groups – for example, among blacks, women, and children. Many poor people hold paying jobs and yet remain in poverty. In 1988 40% of those in poverty earned wages, but the wages were too low to pull them out of poverty.

Since the 1930s, the federal government has played some direct role in easing poverty by giving cash and in-kind assistance to the poor. What began as a stop-gap measure during the Great Depression was institutionalized in 1935 with the passage of the Social Security Act. That law created two social insurance programs – retirement insurance and unemployment insurance – and three public assistance programs – old-age assistance, assistance for the blind, and, with the Aid to Dependent Children program, public assistance for low-income families with dependent children.

When people speak of welfare, they are usually referring to Aid to Families with Dependent Children (AFDC), the main public assistance income program for the poor. More than half of its funding comes from the federal budget, but the program is administered by state governments. Each state sets a "need standard" to determine who qualifies and then determines the amount of cash assistance beneficiaries can receive. Generally, a recipient must be a single parent living with at least one child under the age of eighteen.

Currently a little more than 5 percent of Americans, or 13 million individuals, receive AFDC. Of these, 9 million are children. Of the adults, over 90% are female. Recently published data refute some widely held stereotypes about welfare and welfare recipients. For instance, 72% of the families that receive AFDC have only one or two children. Less than 10% of the families have received AFDC for more than a decade.

Additional government programs for the poor were initiated in the 1960s and 1970s. These programs – such as food stamps, Medicaid, housing assistance, and job training programs – provide support without providing direct cash assistance. The food stamp program is entirely federal, while the other programs in this category are shared by the federal and state governments. Also, some states have their own general assistance programs which give cash assistance to single poor people without children.

Debates about the structure of the welfare system and its goals have surfaced again and again, and have often bogged down in partisan politics. When President Johnson launched the war on poverty in 1964, there was great optimism that the problem of poverty could be ended or at least eased. In the initial years, the percentage of Americans below the poverty

line decreased rapidly. With a resurgence of poverty in the 1970s, however, both liberals and conservatives expressed reservations about the ability of the system to address the problem. There were many ideas about what should be done, and the current debate on welfare reform reflects many of the themes that emerged then. By 1980, welfare reform became a major theme on the national political scene. During Reagan's presidency, spending for most social programs decreased, particularly for those programs targeted towards the poor, and the federal government transferred some welfare responsibilities to the states.

Two enduring questions of the welfare reform debate concern benefit levels and work requirements: these questions in particular draw upon values, as well as upon beliefs about "what will work." Though no set of facts can solve debates over values, certain facts will be useful in any discussion. AFDC constitutes only 3.4% of the average state budget, and last year made up 1% of the federal budget. Because of the growing numbers of people who receive AFDC, the recent growth in program costs, and growing budget shortfalls, AFDC has been a popular target for spending cuts at the state level. In 1991, all but 3 states cut the amount of AFDC benefits that a family was eligible to receive or kept the benefits at previous levels. (For recent information on the increase in the number of welfare cases and in AFDC spending, see Jason DeParle, "Fueled by Social Trends, Welfare Cases Are Rising," *The New York Times*, January 10, 1992.) Average benefits, when adjusted for inflation, have declined by 27% over the past 20 years. Last year, benefits averaged $623 per month for a mother with two children and no outside income (Jason DeParle, " '88 Welfare Act Is Falling Short, Researchers Say," *The New York Times*, March 30, 1992).

In light of public anxiety over expenditures for low-income individuals and families, some researchers have published data to offset the idea that the poor receive a larger share of public benefits than do those in middle- and upper-income brackets. For example, middle- and upper-income individuals are the primary beneficiaries of programs like Social Security and Medicare and of the system of federal tax breaks. Taking these programs into account, the average high-income household receives more in government benefits than does the average low-income household. (Neil Howe and Phillip Langman, "The Next New Deal," *The Atlantic Monthly*, April 1992.)

There have been work requirements for some people receiving AFDC since the 1960s. The Family Support Act of 1988 – the most recent welfare reform law at the federal level – requires states to enroll some of their welfare recipients in education or work programs (20% by 1995), and offers matching funds to the states for doing so. Many of these programs have just begun to be implemented. Some states are considering or have legislated additional conditions for welfare recipients. For example, some would cut benefits if a parent failed to keep children in school or if a young parent failed to live with guardians. Some would deny additional benefits for additional children. Some would allow women to keep some of their benefits even if they married. (Jason DeParle, "California Plan to Cut Welfare May Prompt Others to Follow," *The New York Times*, December 18, 1992, p. A1.)

As a framework for discussion, the following material offers four different approaches to reforming the welfare system. The material explains each of the approaches in turn, using the voice of a supporter of that approach. Each is accompanied by arguments that some supporters and some critics might give. As you read the approaches and go on to discuss them, we encourage you to think about the values and beliefs that underlie each one and then to consider your own approach in light of others' ideas.

# Four Approaches to Welfare Reform

**Approach 1 – Cut welfare for the able: the welfare system is expensive and does not work. The majority of society's assistance to the poor should come from private charities. Government assistance to those who are able to work only perpetuates a cycle of dependency.**

Government should not be in the business of caring for the able poor or of trying to reform them, because there isn't much that government can do: it's up to the energy and initiative of the individual. We should eliminate any long-term, state-supplied benefits for anyone who is able to work. Even though some in our society recommend tying benefits to changes in recipients' behavior, government should not waste money and bureaucratic effort in making sure that recipients meet behavioral and social conditions.

The purpose of government is to protect our freedom to attain life, liberty, and the pursuit of happiness, not to provide those things. When the government gets into the business of actually providing for people, not only does it take large sums of money from the private sector, but the end results are muddled by inefficiency, waste, and complicated regulations. Of course, the government *should* help to provide for those who cannot work, but able-bodied people should never come to expect that they will receive something without having to work for it.

Public assistance for the able poor is unfair to everyone: it is unfair to the taxpayer who is giving up hard-earned money, and it encourages a cycle of dependency in those who receive it. As the welfare system currently stands, receiving public assistance is often more attractive than starting at the lowest rung of the employment ladder; this situation creates a disincentive for recipients to take responsibility for their own lives. Adopting a hands-off approach is the only thing the government can and should do to change the current system; there will always be people who are not willing to work, no matter what the government does. Without a government crutch, able-bodied people will have to find ways to make it on their own.

*Some supporters say . . .*

- In the long run, the poor will be better served by a system that forces those who can work to become self-supporting. Some call this "tough love," because in the long run it is the most caring approach.
- Bureaucracies are seldom the best way to handle any social problem, and assistance for the poor is no exception. Private charities will do a better job of providing food and money, and they will better reflect the values of the communities where they are located.
- This approach will prevent taxpayer resentment toward the poor, and taxpayers will be more likely to contribute to private charities.
- This position takes a realistic view of human nature: there will always be people who will take what they can get away with. When people aren't allowed to receive benefits, they will take responsibility for their lives.
- Limiting public assistance to the poor would free up public funds that could be used to cut the deficit or pay for worthy programs.

• Government can't help people out of poverty; whatever the extent of government programs, the percentage of those below the poverty line stays remarkably the same. Only a strong economy and their own hard work will help the poor.

• One of the greatest problems with public assistance is its faceless, bureaucratic nature. Since public giving is mandated, the giving and receiving relationship loses its therapeutic benefit. Recipients come to regard the aid as a "right" that comes from a faceless state bureaucracy rather than something that the hard work of others has provided.

*Some critics say . . .*

• This approach is too simplistic: it assumes that there is an adequate number of subsistence-level jobs in our economy and that people are trained to take them. In reality, there are never enough jobs for full employment, even in boom times, and those who are unemployed are often those who have had fewer educational opportunities.

• It is inhumane to expect people to "sink or swim," because without benefits some people will indeed sink.

• Private charities will not be able to care for everyone; they are already strained to their limits. Though taxpayers may be willing to give a little more to private charities as a result of this approach, it won't be enough to make up for what would be lost in public assistance.

• The means of survival are not something that some "deserve" while others do not. We have an obligation to help those who are in need; even the able-bodied who do not work have a right to minimal subsistence.

• We take for granted that government provides benefits to many who can take care of themselves. For example, by funding state universities we subsidize education, instead of expecting that only those who can afford private universities should go to school, because we think of education as an investment in our future. Isn't providing life's bare necessities for the poor among us an important investment in our future?

• Even though it may be true that government is inefficient and often impersonal, only government can be held accountable for treating people equally. If we relied on the private sector to assist the poor, there would be no laws that required that all of the poor receive assistance, regardless of race, gender, looks, or any other basis upon which people unfairly discriminate.

**Approach 2 – Use welfare as a tool to require recipients to become more responsible. We should provide short-term public assistance to the poor and make that assistance contingent upon work and other socially responsible behaviors.**

The main problem with the welfare system as it is currently run in most states is that it is too permissive. Many states do not mandate work or job training for all who receive benefits; even parents of young children should be required to either work or participate in job training. Providing benefits without expecting work in return sends the message that poor people are victims who are incapable of helping themselves.

The only way to bring on the individual change that will end the cycle of dependency is for government to make welfare more demanding and to keep it short-term. There has been too much emphasis on society's obligations to the poor and not enough emphasis on the obligations of welfare recipients to society. In the current system there is no incentive for welfare recipients to change the irresponsible behaviors that probably contributed to their poverty in the first place. Though it is inhumane to cut benefits so that people are forced to "sink or swim," government should use the leverage of benefits to encourage recipients to develop the habits and skills that will enable them to break out of poverty. While private charities have some role to play in providing benefits for those in need, only government has the ability and resources to bring about needed changes in individuals.

In addition, the system should make receipt of benefits conditional upon other responsible behaviors. Some examples of conditions that state governments have placed on AFDC recipients include: staying in school, making sure that children attend school regularly, attending parent-teacher conferences, or for young single mothers the requirement to live with guardians. Some states have legislated that benefits will not increase with additional children. Even though not everyone who supports this approach would find all of the proposed conditions desirable or even acceptable, all supporters believe that it is fair to make demands on recipients in exchange for the benefits they receive. Also, it is the only way to ensure that the welfare system is not self-perpetuating.

*Some supporters say . . .*

- This approach is consistent with the long-held but eroding American belief that rights and responsibilities must go hand in hand.
- Since this approach does not allow those who are able to work to receive benefits indefinitely, it would alleviate the main source of taxpayer resentment.
- This approach acknowledges that some people in society have not had equal opportunities to ready themselves for a place in the work force. But, if they receive aid, they should be required to prepare themselves for the work force.
- Society has the right to set standards for private behavior when it is footing the bill for the consequences of some citizens' irresponsibility.
- Many of the poor who receive benefits were often treated as incapable of helping themselves; their families and schools put few demands on them, and sent them the message that they were helpless. This approach will demand that they learn how to take responsibility.

*Some critics say . . .*

- This approach requires a paternalistic, intrusive role for government that most Americans do not want.

- Any requirements – whether work requirements, job training, or behavior codes – that must be administered by government bureaucracy will be much too costly for what might be gained.

- Welfare programs that require job training do not work for people who suffer from the greatest disadvantages.

- The opportunities are there now, if people would take advantage of them; some people will never take advantage of opportunities, no matter what government does.

- This approach underestimates the strength of social norms and life experiences by assuming that only economic incentives will induce people to take responsibility for their own lives.

- Most poor people desperately want jobs that would pay well enough to bring them out of poverty, but the jobs aren't there. This approach underestimates the significance of inequalities in education, job training, and job advancement that result in a failure to acquire subsistence-level jobs.

- Current welfare programs already create a social stigma for people who receive benefits. Imposing more stringent conditions would only worsen this demeaning aspect of the welfare system and lead to increased feelings of inadequacy.

- This approach is punitive in spirit. In no other government entitlement program do we subject recipients to such invasive scrutiny of their personal lives.

**Approach 3 – Increase welfare benefits and expand services to give the system a chance to work. We should provide public assistance to the poor that is adequate for ensuring they have a chance to succeed.**

The problem with the current welfare system is its stinginess, not its permissiveness. The welfare system is based on the right idea – providing cash assistance to impoverished families – but it doesn't provide enough. In most states, AFDC benefits combined with food stamps are still inadequate to bring a family above the poverty line. To demand work or job training in return for benefits is incapable of helping families to become self-supporting if the benefits are low and if we don't provide support services. Without transportation and child care, in particular, even "mandatory" job training will not succeed in helping people. Instead, it will eliminate people from the welfare rolls who cannot attend the training. Even though to increase welfare benefits and expand services will be costly in the short run, it will save money for society in the long run because recipients will have a better chance of becoming self-supporting.

A willingness to allocate more public dollars for cash assistance and services for the poor will come from a realization that poverty in our society has consequences for all of us. Further, the existence of poverty is primarily due to societal problems. Even though there is a small percentage of people who would not work even if there were opportunities, for the most part people are poor because they can't get work that pays enough. Either they lack the training and education necessary for the subsistence-level jobs that are available, or they lack the means (money, child care, transportation) to get the training they need. Men and women, black and white, and all ethnic minorities are represented in the poor – but one of the legacies of discrimination on the basis of color and gender is that women, blacks, and ethnic minorities are disproportionately represented.

This approach would not create or reward laziness. Most poor people would much prefer to work rather than to receive public assistance. Guarantees of adequate welfare benefits and of adequate support services will encourage work, because there will be a connection between hard work and possible advancement.

*Some supporters say . . .*

- Everyone in society has a right to the minimal requirements of life. Even though rights and responsibilities should go hand in hand, a person's failure to meet responsibilities, for whatever reason, is not a sufficient cause for denying the means of survival.

- This approach would take away the stigma of welfare because it assumes that recipients prefer to work and truly enables them to do so. Taking this approach will help us treat the poor with dignity.

- Even though some might think that this approach would give disproportionate benefits to the poor, in fact this would merely even out the federal benefit system. As federal benefits now stand, wealthy and middle-income families collect more in government benefits than do poor households.

- Most impoverished people have come from backgrounds that lack in opportunity. For example, many of the poor attended overcrowded, impoverished schools. Society has additional responsibilities to these people in light of its earlier failures to them.

• Even though this approach would end up giving benefits to those who are willing to take advantage of the system, their numbers would be so small that it would not be worth the effort and the cost to keep tabs on whether recipients were living up to some set of conditions.

*Some critics say . . .*

• It is fair that government provides more benefits to upper- and middle-income families than to low-income families, because upper-and middle-income families have paid more into the system.

• Society is at the limit of the amount of assistance it will target for the poor because so many of the poor aren't trying to help themselves.

• Providing additional benefits and additional services for the poor would be far too costly, especially at this time.

• Since society is already at the limit of what it is willing to pay in taxes to assist the poor, this approach is politically unfeasible.

• The generous benefits proposed in this approach would make people overly reliant on the government, and would feed into a cycle of dependency.

• Even with more job training programs, there aren't enough subsistence-level jobs available, especially in areas in which the poverty rate is high.

• Unless there were a way for separating the deserving from the undeserving poor, this approach would not be fair. This would give benefits to those who would never intend to leave the system, who would consider benefits their "right."

**Approach 4 – Replace the current welfare program with a universal social welfare system. Our public assistance to the poor should be part of a larger social welfare system for all Americans. We should replace welfare programs that are targeted for the poor with a comprehensive income maintenance program and social services that will benefit everyone.**

We are an affluent nation, and it is lamentable that we have such serious social problems: there is great poverty in our midst, and many low- and middle-income Americans struggle with acquiring basic services such as adequate health care and good child care. As a nation we need to make quality of life a top priority and guarantee a decent life for everyone. The poor will benefit from this approach, as will everyone in society.

First, we cannot guarantee a decent life for all if some are in poverty. The current welfare program provides benefits that are frequently insufficient to bring recipients to subsistence-level income. We should establish a comprehensive income maintenance program that guarantees a subsistence-level income for everyone. Then, since money alone does not ensure quality of life, we should guarantee services that are vital to all Americans: job creation programs, assistance with child care, child support assurance for those who are the sole custodians of their children, and universal health care.

Paradoxically, even though the poor do not have an adequate safety net, in some cases it is better than the safety net for the near-poor and middle-income people in our society. For example, some welfare recipients are actually better off without a job, since taking a low-paying job would nudge them just above the poverty line and cause them to lose publicly provided health care. For a middle-income person struggling to pay for private health care, it is understandable that contributing through taxes for health care coverage for the poor creates resentment. The solution is not to take away from the poor, but to ensure basic services for all citizens. This would eliminate the need for competition among the classes; it would also encourage a sense of national purpose and community, and encourage responsibility to one another.

*Some supporters say . . .*

- We would all be better off if everyone had access to good, affordable health care and if every child in day care were provided with a healthy environment. To give assistance only to the definable poor is a mistake.
- Other industrialized nations that have adopted universal social programs have successfully and simultaneously addressed social problems and the problem of poverty.
- The current welfare system is demeaning because it gives the impression that the poor are the only recipients of government largesse. In fact, middle- and upper-income families receive more in government benefits than do low-income families.
- Adequate and affordable health care for all, day care, and job retraining programs will assure that all will be able to adequately support themselves. This is key to much of what we value, such as economic productivity and a high quality of life.
- The Social Security system is an example of a program that benefits many people across many income groupings, including the poor. Because it benefits all, it is widely supported.

• This will work because it offers real incentives for hard work, rather than threats (such as withdrawing already inadequate benefits) for failing to work or for failing to live up to other conditions.

• Taxpayers will be more willing to pay for social programs when it is evident that the programs are serving everyone.

*Some critics say . . .*

• There is a distinction between welfare targeted for the poor and so-called "gilded welfare" (welfare spending for middle- and upper-income people, in the form of Social Security, Medicare, etc.) that this approach glosses over – those who work contribute to the system and therefore deserve to benefit from it. The main resentment comes from having to contribute to public assistance for the poor who are able-bodied but do not work.

• This would be very costly at a time when we are very concerned about the federal budget deficit and a faltering economy.

• Government programs like Social Security may have been successful at eradicating poverty among the elderly, but we have had to borrow large sums to keep these programs solvent. We don't want to repeat this on an even larger scale.

• The main cause of poverty is lack of individual initiative, not lack of opportunity. This costly approach does nothing to address the lack of initiative, so the number of poor people will remain about the same.

• The welfare system teaches people to stay dependent because it doesn't require enough of them; this approach would only worsen that problem.

• This approach gives far too large a role to government, larger than most Americans are willing to support.

# Suggestions for Leading *Welfare Reform: What Should We Do For Our Nation's Poor?*

All discussion groups are different. The participants, the dynamics of your particular group, and the nature of public affairs at the time of the discussion make this so. The following suggestions are not intended to be definitive, but rather to be representative of what other leaders have found useful as they have guided similar discussions.

Since the aim of this discussion is for participants to learn from one another, the leader must accept the risks as well as the rewards that come from the spontaneity of individuals offering their unique insights. The leader's job is to strike a balance between freedom and focus. Your discussion session will be more successful and more fun if participants can share their opinions in a relaxed atmosphere, so enjoy yourself!

**Preparing for the discussion**

In a discussion of this type – in which participants work together to consider a range of viewpoints – there should be no sense that there is an "answer person" in the group. Your familiarity with the alternative approaches as presented in the material will not make you an expert on welfare, but will enable you to fulfill your role in helping the group consider all possible viewpoints.

The suggestions that follow are geared to a general plan for a two-hour session. As you prepare for the session, think in terms of this general timetable:

1) introductions, an overview of the general ground rules for a study circle, and a brief introductory discussion of participants' concerns about poverty and the welfare system (approximately half an hour);

2) understanding the alternative approaches as presented in the material (about half an hour); and

3) an open examination and debate of the options, and closing (the remaining hour).

**Introductions and explaining the ground rules**

Begin by asking participants to introduce themselves. Make sure that everyone understands what a study circle is and what is expected of participants. You may wish to say something like the following: "My role is to assist in keeping discussion focused and moving along. Your role is to share your concerns and beliefs with each other. You should be willing to examine your own beliefs in light of what others say, and that will require careful listening to others."

**Starting the discussion**

In the beginning of the discussion you should draw out participants' concerns about poverty and the welfare system. As participants share their concerns with each other, they will be laying the groundwork for their discussion of policy approaches.

You may wish to provoke this discussion of concerns by asking one or more of the following questions:



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*What are your greatest concerns about poverty and the welfare system?*

*What is your personal connection to this issue?*

*How do poverty and the welfare system affect your community?*

**Understanding the alternative approaches**

In this part of the discussion, your aim is to help the group understand the essence of the approaches before they go on to debate their relative merits. Asking participants to explain each viewpoint with "its best face forward" can set a tone of openness and encourage the group to consider unpopular opinions. At this stage of the discussion, other participants may ask questions to clarify the approaches, but debate should wait until all four approaches have been presented. For each approach, ask: *What is the essence of this approach? Why might a good, reasonable person support it?*

**Debating the approaches**

At this point in the discussion, ask participants to discuss the approaches based upon their actual preferences, concerns, and beliefs. This is where you may need to step in to make sure that everyone has a chance to speak and that all viewpoints are given a fair hearing. Your questions should assist the members in thinking about the possible consequences, risks, and tradeoffs associated with each of the approaches. Some of the following questions might be useful:

*Select the approach you most prefer, and tell what you like about it. In what ways does it address your greatest concerns about poverty or about the welfare system?*

*Many of us value individual initiative, freedom from government intrusion, hard work, charity to others, and the idea that society has an obligation to help those in need. In certain situations it may be impossible to fully satisfy all of our values, and we will have to decide which is most important to fulfill.* Of any approach being discussed, ask: *What values does this approach emphasize? What values are supporters of this approach willing to give up or to treat as less important?*

Of any approach being discussed, ask: *What are the costs (economic and other) associated with this approach? Who will bear these costs? Is paying them worth what might be gained from pursuing this course of action?*

*Is there someone who would like to offer a "fifth approach," either a new one or one that combines the best elements of the four presented here? Is this approach realistic? What are the likely costs of pursuing it?*

**Questions for closing the discussion**

You might close the discussion by asking one or more of the following questions:

*How have your views about our approach to the welfare system changed as a result of this discussion?*

*Would someone like to summarize the major points of agreement and disagreement from this discussion? If we were to continue this dialogue, how would you like to proceed?*

*Do you think that there are any points that supporters of each of the approaches might agree on? Are there any specific welfare reform policies that everyone in this group could support?*

*What advice you would give to policymakers about welfare reform?*

# Leading a Study Circle

The study circle leader is the most important person in determining its success or failure. It is the leader's responsibility to moderate the discussion by asking questions, identifying key points, and managing the group process. While doing all this, the leader must be friendly, understanding, and supportive.

The leader does not need to be an expert. However, thorough familiarity with the reading material and previous reflection about the directions in which the discussion might go will make the leader more effective and more comfortable in this important role.

The most difficult aspects of leading discussion groups include keeping discussion focused, handling aggressive participants, and keeping one's own ego at bay. A background of leading small group discussions or meetings is helpful. The following suggestions and principles of group leadership will be useful even for experienced leaders.

• **"Beginning is half," says an old Chinese proverb.** Set a friendly and relaxed atmosphere from the start. A quick review of the suggestions for participants will help ensure that everyone understands the ground rules for the discussion.

• **Be an active listener.** You will need to truly hear and understand what people say if you are to guide the discussion effectively. Listening carefully will set a good example for participants and will alert you to potential conflicts.

• **Stay neutral and be cautious about expressing your own values.** As the leader, you have considerable power with the group. That power should be used only for the purpose of furthering the discussion and not for establishing the correctness of a particular viewpoint.

• **Utilize open-ended questions.** Questions such as, "What other possibilities have we not yet considered?" will encourage discussion rather than elicit short, specific answers and are especially helpful for drawing out quiet members of the group.

• **Draw out quiet participants.** Do not allow anyone to sit quietly or to be forgotten by the group. Create an opportunity for each participant to contribute. The more you know about each person in the group, the easier this will be.

• **Don't be afraid of pauses and silences.** People need time to think and reflect. Sometimes silence will help someone build up the courage to make a valuable point. Leaders who tend to be impatient may find it helpful to count silently to 10 after asking a question.

• **Do not allow the group to make you the expert or "answer person."** You should not play the role of final arbiter. Let the participants decide what they believe. Allow group members to correct each other when a mistake is made.

• **Don't always be the one to respond to comments and questions.** Encourage interaction among the group. Participants should be conversing with each other, not just with the leader. Questions or comments that are directed at the leader can often be deflected to another member of the group.

• **Don't allow the group to get hung up on unprovable "facts" or assertions.** Disagreements about basic facts are common for con-

troversial issues. If there is debate over a fact or figure, ask the group if that fact is relevant to the discussion. In some cases, it is best to leave the disagreement unresolved and move on.

• **Do not allow the aggressive, talkative person or faction to dominate.** Doing so is a sure recipe for failure. One of the most difficult aspects of leading a discussion is restraining domineering participants. Don't let people call out and gain control of the floor. If you allow this to happen the aggressive will dominate, you may lose control, and the more polite people will become angry and frustrated.

• **Use conflict productively and don't allow participants to personalize their disagreements.** Do not avoid conflict, but try to keep discussion focused on the point at hand. Since everyone's opinion is important in a study circle, participants should feel safe saying what they really think – even if it's unpopular.

• **Synthesize or summarize the discussion occasionally.** It is helpful to consolidate related ideas to provide a solid base for the discussion to build upon.

• **Ask hard questions.** Don't allow the discussion to simply confirm old assumptions. Avoid following any "line," and encourage participants to re-examine their assumptions. Call attention to points of view that have not been mentioned or seriously considered, whether you agree with them or not.

• **Don't worry about attaining consensus.** It's good for the study circle to have a sense of where participants stand, but it's not necessary to achieve consensus. In some cases a group will be split; there's no need to hammer out agreement.

• **Close the session with a brief question that each participant may respond to in turn.** This will help them review their progress in the meeting and give a sense of closure.

# Suggestions for Participants

The goal of a study circle is not to learn a lot of facts, or to attain group consensus, but rather to deepen each person's understanding of the issue. This can occur in a focused discussion when people exchange views freely and consider a variety of viewpoints. The process – democratic discussion among equals – is as important as the content.

The following points are intended to help you make the most of your study circle experience and to suggest ways in which you can help the group.

• **Listen carefully to others.** Make sure you are giving everyone the chance to speak.

• **Maintain an open mind.** You don't score points by rigidly sticking to your early statements. Feel free to explore ideas that you have rejected or failed to consider in the past.

• **Strive to understand the position of those who disagree with you.** Your own knowledge is not complete until you understand other participants' points of view and why they feel the way they do. It is important to respect people who disagree with you; they have reasons for their beliefs. You should be able to make a good case for positions you disagree with. This level of comprehension and empathy will make you a much better advocate for whatever position you come to.

• **Help keep the discussion on track.** Make sure your remarks are relevant; if necessary, explain how your points are related to the discussion. Try to make your points while they are pertinent.

• **Speak your mind freely, but don't monopolize the discussion.** If you tend to talk a lot in groups, leave room for quieter people. Be aware that some people may want to speak but are intimidated by more assertive people.

• **Address your remarks to the group rather than the leader.** Feel free to address your remarks to a particular participant, especially one who has not been heard from or who you think may have special insight. Don't hesitate to question other participants to learn more about their ideas.

• **Communicate your needs to the leader.** The leader is responsible for guiding the discussion, summarizing key ideas, and soliciting clarification of unclear points, but he/she may need advice on when this is necessary. Chances are you are not alone when you don't understand what someone has said.

• **Value your own experience and opinions.** Everyone in the group, including you, has unique knowledge and experience; this variety makes the discussion an interesting learning experience for all. Don't feel pressured to speak, but realize that failing to speak means robbing the group of your wisdom.

• **Engage in friendly disagreement.** Differences can invigorate the group, especially when it is relatively homogeneous on the surface. Don't hesitate to challenge ideas you disagree with. Don't be afraid to play devil's advocate, but don't go overboard. If the discussion becomes heated, ask yourself and others whether reason or emotion is running the show.

• **Remember that humor and a pleasant manner can go far in helping you make your points.** A belligerent attitude may prevent acceptance of your assertions. Be aware of how your body language can close you off from the group.



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# Follow-up Form

Please take a few minutes to complete and return this follow-up form. Your answers will help us improve the Public Talk Series material and make it a more valuable resource.

1) Did you use *Welfare Reform: What Should We Do For Our Nation's Poor?* ___ yes ___ no
If so, how? (check all that apply)
___ in a discussion group ___ for reference or research material ___ for lecture or classroom use

2) What did you think of the program?

| | very good | | | | poor |
|---|---|---|---|---|---|
| content | 1 | 2 | 3 | 4 | 5 |
| format | 1 | 2 | 3 | 4 | 5 |
| balance, fairness | 1 | 2 | 3 | 4 | 5 |
| suggestions for leaders | 1 | 2 | 3 | 4 | 5 |
| suggestions for participants | 1 | 2 | 3 | 4 | 5 |
| supplemental readings | 1 | 2 | 3 | 4 | 5 |

3) Please answer the following if you held or were part of a discussion group.

Your role was ____ the organizer ____ the discussion leader ____ a participant

What was the sponsoring organization (if any)? _____

How many attended? _____

Where was the program held? city _____ state _____

How many times did your group meet to discuss this topic? ____

Participants in this discussion group (check all that apply)
____ came together just for this discussion
____ hold discussions regularly
____ meet regularly, but not usually for issue-oriented discussion

Would you use study circles again? _____ yes _____ no

4) What future topics would you like to see in SCRC's Public Talk Series?

5) Other comments?

Name _____

Organization _____

Address _____

_____

_____

Phone _____



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or FAX to (203) 928-3713.
See reverse side for information on other Public Talk Series programs.

# Public Talk Series Programs and Other Resources Available from the Study Circles Resource Center

Publications of the Study Circles Resource Center (SCRC) include topical discussion programs; training material for study circle organizers, leaders, and writers; a quarterly newsletter; a clearinghouse list of study circle material developed by a variety of organizations; and a bibliography on study circles, collaborative learning, and participatory democracy. Prices for topical programs are noted below. (You are welcome to order single copies and then photocopy as necessary for your group.) Other resources from SCRC are free of charge.

## Topical discussion programs

(prices are noted below)

**Comprehensive discussion guides**

___ *Can't We All Just Get Along? A Manual for Discussion Programs on Racism and Race Relations* - $3.00

___ Election Year Discussion Set - $5.00
- *The Health Care Crisis in America*
- *Welfare Reform: What Should We Do for Our Nation's Poor?*
- *Revitalizing America's Economy for the 21st Century*
- *The Role of the United States in a Changing World*

**Public Talk Series programs** - $2.00 each

___ 203 - *Revitalizing America's Economy for the 21st Century*

___ 401 - *The Health Care Crisis in America*

___ 501 - *Homelessness in America: What Should We Do?*

___ 302 - *The Right to Die*

___ 301 - *The Death Penalty*

___ 304 - *Welfare Reform: What Should We Do for Our Nation's Poor?*

___ 202 - *American Society and Economic Policy: What Should Our Goals Be?*

___ 303 - *Are There Reasonable Grounds for War?*

___ 106 - *Global Environmental Problems: Implications for U.S. Policy Choices* *

___ 105 - *Facing a Disintegrated Soviet Union* *

___ 107 - *The Arab-Israeli Conflict: Looking for a Lasting Peace* *

___ 104 - *The Role of the United States in a Changing World* *

* based on material developed by the Choices for the 21st Century Education Project of the Center for Foreign Policy Development at Brown University

## Other resources from the Study Circles Resource Center

(available at no charge)

**Pamphlets**

___ "An Introduction to Study Circles" (20 pp.)

___ "Guidelines for Organizing and Leading a Study Circle" (32 pp.)

___ "Guidelines for Developing Study Circle Course Material" (32 pp.)

**Resource Briefs** (single pages)

___ "What Is a Study Circle?"

___ "Leading a Study Circle"

___ "Organizing a Study Circle"

___ "The Role of the Participant"

___ "Developing Study Circle Course Material"

___ "Assistance with Study Circle Material Development"

___ "What Is the Study Circles Resource Center?"

___ "The Study Circles Resource Center Clearinghouse"

**Connections** (single-page descriptions of ongoing study circle efforts)

___ Adult Religious Education

___ Youth Programs

___ Study Circle Researchers

___ Unions

***Focus on Study Circles*** (free quarterly newsletter)

___ Sample copy

___ Subscription

**Other publications**

___ Clearinghouse list of study circle material

___ *Annotated Bibliography on Study Circles, Collaborative Learning, and Participatory Democracy*

Please send in your order, with payment if you order PTS programs, with your follow-up form on reverse.

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